

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

IN RE: <u>NANCY JANE HERTZFELD</u>	}	CASE NUMBER: <u>17 12 388</u>
		JUDGE
DEBTOR.		CHAPTER 11

DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)
FOR THE PERIODFROM OCT 1 TO OCT 31

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: 11/25MARK FRANKEL
Attorney for DebtorDebtor's Address
and Phone Number:190 E 78TH ST 9E
NY NY 10075
Tel. 212 288 0309Attorney's Address
and Phone Number:Bar No. _____
Tel. _____

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website,
<http://www.usdoj.gov/usttr20/index.htm>

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Case Name:	NANCY HERTZFELD
Case Number:	17-12388

Note: The information requested below is a summary of the information reported on the various Schedules and Attachments contained within this report.

	Month	Cumulative Total
	OCTOBER	
CASH- Beginning of Month (Household)	484.44	
CASH- Beginning of Month (Business)	3023.06	
Total Household Receipts	0	
Total Business Receipts	3757.09	
Total Receipts	3757.09	
Total Household Disbursements	470.64	
Total Business Disbursements	2896.79	
Total Disbursements	3367.43	
NET CASH FLOW (Total Receipts minus Total Disbursements)	391.66	
CASH- End of Month (Individual)	NOTE: MONTHLY STATEMENT THRU 11/7 -50.85	
CASH- End of Month (Business)	3782.46	

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)	3767.43	
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)	484.44	
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief

This _____ day of _____, 20____

Debtor's Signature

SCHEDULE OF HOUSEHOLD CASH RECEIPTS AND CASH DISBURSEMENTS

	Month	Cumulative Total
	434.44	
	OCTOBER	
CASH - Beginning of Month		
CASH RECEIPTS		
Salary or Cash from Business PAID FROM BUSINESS	(1300.00)	
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)		
TOTAL RECEIPTS	0	
CASH DISBURSEMENTS	544.29	
Alimony or Child Support Payments		
Charitable Contributions		
Gifts		
Household Expenses/Food/Clothing (PAID FROM BUS.)	(800.00)	
Household Repairs & Maintenance		
Insurance	64.95	
IRA Contribution		
Lease/Rent Payments	(300.00)	
Medical/Dental Payments PAID FROM BUS.	115.84	
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)	(200.00)	
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees	325.00	
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
BANK LATE FEE	38.50	
Total Household Disbursements	544.29	
	INDIRECT PAYMT (1300.00)	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)	-59.85	

SCHEDULE OF BUSINESS CASH RECEIPTS AND CASH DISBURSEMENTS

	Month	Cumulative Total
	OCTOBER	
CASH - Beginning of Month	3023.00	
BUSINESS CASH RECEIPTS		
Cash Sales	1707.09	
Account Receivable Collection		
Loans/Borrowing from Outside Sources (attach list to this report)		
Rental Income		
Sale of Business Assets (attach list to this report)		
Other (specify) (attach list to this report) Soc Sec	1987.00	
NYS TAX REFUND	63.00	
Total Business Receipts	3757.09	
BUSINESS CASH DISBURSEMENTS		
Net Payroll (Excluding Self)		
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account) FOR HOUSEHOLD	1300.00	
Taxes - Payroll		
Taxes - Sales		
Taxes Other (attach schedule) IRS FILING FEE	25.00	
Contract Labor (Subcontractors) ACCT'S	1620.00	
Inventory Purchases		
Secured/Lease Payments (Business) (STOR/FLEET)	213.00	
Utilities (Business)	290.69	
Insurance	29.00	
Vehicle Expenses	100.00	
Travel & Entertainment	250.00	
Repairs and Maintenance	150.00	
Supplies	80.00	
Charitable Contributions/Gifts		
Purchase of Fixed Assets		
Advertising		
Bank Charges		
Other (attach schedule)		
Total Business Disbursements	2997.69	
CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)	3782.46	

MONTHLY OPERATING REPORT -
INDIVIDUAL

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	CHASE	M&T		
Account Number:	899 474589	986-459 9072		
Purpose of Account (Business/Personal)	BUS	PERSONAL		
Type of Account (e.g. checking)	CHECKING	CHECKING		
1. Balance per Bank Statement	40,000.00	10,000.00		
2. ADD: Deposits not credited (attach list to this report)				
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)	10,000.00	10,000.00		
5. Month End Balance (Must Agree with Books)	37,971.46	-59,855		
TOTAL OF ALL ACCOUNTS				\$37,971.46

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				

Note: Attach a copy of each investment account statement.

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JPMorgan Chase Bank, N.A.
P O Box 182051
Columbus, OH 43218 - 2051

September 29, 2018 through October 31, 2018

Account Number:

00085553 DRE 802 143 30518 YNNNNNNNNN T 1 000000000 64 0000

ENJAY CONSULTING LLC

170 E 78TH ST APT 9E

NEW YORK NY 10075-0488

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-242-7338**
Deaf and Hard of Hearing: **1-800-242-7383**
Para Espanol: **1-888-622-4273**
International Calls: **1-713-262-1679**



CHECKING SUMMARY

Chase BusinessClassic

	INSTANCES	AMOUNT
Beginning Balance		\$3,023.06
Deposits and Additions	9	3,757.09
Checks Paid	7	-1,120.99
ATM & Debit Card Withdrawals	10	-789.58
Electronic Withdrawals	2	-1,087.12
Ending Balance	28	\$3,782.46

Your monthly service fee was waived because you had at least 5 debit card purchases during the statement period.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
10/01	Purchase Return 09/29 Tjmaxx #0761 Bridgohampton NY Card 1437	\$163.30
10/01	Purchase Return 09/30 Bloomys 001 1000 T New York NY Card 1437	70.00
10/12	Deposit 1810031381	900.00
10/15	Purchase Return 10/14 T J Maxx #1185 New York NY Card 1437	185.08
10/15	Purchase Return 10/14 T J Maxx #1185 New York NY Card 1437	184.65
10/23	Purchase Return 10/23 T J Maxx #1185 New York NY Card 1437	139.98
10/24	SSA Treas 310 Xxsoc Soc 160329149A SSA PPD ID: 9031736013	1,987.00
10/25	Purchase Return 10/25 Bloomys 001 1000 T New York NY Card 1437	64.08
10/30	Deposit 1800778918	63.00
Total Deposits and Additions		\$3,757.09



September 29, 2018 through October 31, 2018

Account Number:

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
10/01	\$3,003.77	10/12	3,268.41	10/23	1,668.38
10/02	2,974.77	10/15	3,101.50	10/24	3,655.38
10/04	2,915.38	10/16	2,785.50	10/25	3,719.46
10/09	2,595.38	10/22	1,698.38	10/30	3,782.46
10/10	2,393.41				

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION

	NUMBER OF TRANSACTIONS
Checks Paid / Debits	13
Deposits / Credits	3
Deposited Items	1
Transaction Total	17

SERVICE FEE CALCULATION

	AMOUNT
Service Fee	\$0.00
Service Fee Credit	\$0.00
Net Service Fee	\$0.00
Excessive Transaction Fees (Above 0)	\$0.00
Total Service Fees	\$0.00

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call us at 1-866-664-2262 or write us at the address on the front of this statement (non-personal accounts contact Customer Service) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account. Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC



JPMorgan Chase Bank, N.A. Member FDIC

M&T Bank

FOR INQUIRIES CALL: (800) 724-2440

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NANCY JANE HERTZFELD
DEBTOR IN POSSESSION
170 E 78TH ST
APT 9E
NEW YORK NY 10075

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
	OCT.06-NOV.07,2018
BEGINNING BALANCE	\$484.44
DEPOSITS & CREDITS	0.00
LESS CHECKS & DEBITS	544.29
LESS SERVICE CHARGES	0.00
ENDING BALANCE	(\$59.85)

INTEREST EARNED FOR STATEMENT PERIOD

\$0.00

MADISON SOUTH

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$484.44	0	\$0.00	7	\$470.64	2	\$73.65	\$0.00	(\$59.85)

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
10/06/2018	BEGINNING BALANCE			\$484.44
10/12/2018	CHECK NUMBER 0235		\$16.77	
10/12/2018	CHECK NUMBER 0236		40.74	
10/12/2018	CHECK NUMBER 0238		18.63	408.30
10/15/2018	CHECK NUMBER 0234		29.80	378.50
10/16/2018	CHECK NUMBER 0239		24.76	353.74
10/18/2018	CHECK NUMBER 0237		14.94	338.80
10/23/2018	CHECK NUMBER 0240		325.00	13.80
11/01/2018	THE HARTFORD NTAARPIVRA		35.15	(21.35)
11/02/2018	INSUFFICIENT FUNDS FEE-THE HARTFORD NTAARPIVRA		38.50	(59.85)
	ENDING BALANCE			(\$59.85)

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
234	10/15/18	29.80	237	10/18/18	14.94	239	10/16/18	24.76
235	10/12/18	16.77	238	10/12/18	18.63	240	10/23/18	325.00
236	10/12/18	40.74						

OVERDRAFT AND NSF FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL INSUFFICIENT FUNDS (NSF) FEES	\$0.00	\$0.00	\$0.00
TOTAL OVERDRAFT FEES	\$38.50	\$38.50	\$0.00

Total Insufficient Funds (NSF) Fees include per item fees charged when we return an item unpaid because there are not sufficient funds in the account to cover the item. Total Overdraft Fees include per item fees charged when we pay an item that overdraws the account as well as any Extended Overdraft Fees charged to the account.

FOR INQUIRIES CALL: (800) 724-2440

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NANCY JANE HERTZFELD
DEBTOR IN POSSESSION
170 E 78TH ST
APT 9E
NEW YORK NY 10075

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
	SEP.08-OCT.05,2018
BEGINNING BALANCE	\$14.24
DEPOSITS & CREDITS	500.00
LESS CHECKS & DEBITS	29.80
LESS SERVICE CHARGE	0.00
ENDING BALANCE	\$484.44

INTEREST EARNED FOR STATEMENT PERIOD

\$0.00

MADISON SOUTH

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$14.24	1	\$500.00	1	\$29.80	0	\$0.00	\$0.00	\$484.44

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
09/08/2018	BEGINNING BALANCE			\$14.24
09/12/2018	DEPOSIT	\$500.00		\$514.24
09/18/2018	CHECK NUMBER 0233		\$29.80	484.44
	ENDING BALANCE			\$484.44

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
233	09/18/18	29.80						